

**Information to identify the case:**

Debtor 1	<u>Eugene L. Grubby</u>		Social Security number or ITIN    xxx-xx-4020
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Jacqueline A. Grubby</u>		Social Security number or ITIN    xxx-xx-7377
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-10809-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene L. Grubby

Jacqueline A. Grubby

3/30/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eugene L. Grubby  
Jacqueline A. Grubby  
Debtors

Case No. 16-10809-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 30, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Eugene L. Grubby, Jacqueline A. Grubby, 177 Cookstown New Egypt Rd, Wrightstown, NJ 08562-1704
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515950370	+ Ams Servicing Inc (Seneca Servicing), 3374 Walden Avenue, Suite 120, Depew, NY 14043-2437
516050388	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515950391	+ Estate Information Services, LLC, EIS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730
515973272	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
515950394	+ Frdm/cbsd, PO Box 2017, Elgin, IL 60121-2017
516170662	+ Jenelle C. Arnold, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
515950395	+ John Deere Financial, PO Box 4450, Carol Stream, IL 60197-4450
516548903	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court: NATIONSTAR MORTGAGE, LLC, P.O. BOX 619096, DALLAS, TX 75261
515950399	+ Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
515950402	+ Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363
515950404	+ Suntrust/greensky/thd, 1797 Ne Expressway, Atlanta, GA 30329-7803
515950413	Weisfield Jewelers/sterling Jewelers Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 30 2021 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 30 2021 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515950392	EDI: BANKAMER.COM	Mar 31 2021 00:38:00	Fia Csna, Po Box 982235, El Paso, TX 79998
515950371	EDI: BANKAMER.COM	Mar 31 2021 00:38:00	Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
515950372	EDI: BANKAMER.COM	Mar 31 2021 00:38:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
516125894	EDI: BL-BECKET.COM	Mar 31 2021 00:38:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515950384	EDI: CITICORP.COM	Mar 31 2021 00:38:00	Childrens Place/citicorp Credit Services, Attn: Citicorp Credit Services, PO Box 20507, Kansas City, MO 64195-0507
515950385	EDI: CITICORP.COM	Mar 31 2021 00:38:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363

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515950411	EDI: CITICORP.COM	Mar 31 2021 00:38:00	Texaco / Citibank, Citicorp Credit Services/Attn: Centraliz, PO Box 20507, Kansas City, MO 64195-0507
515950374	+ Email/Text: cms-bk@cms-collect.com	Mar 30 2021 21:03:00	Capital Management Services, LP, 698 1/2 south ogden st, Buffalo, NY 14206-2317
515950375	EDI: CAPITALONE.COM	Mar 31 2021 00:38:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
515972099	EDI: CAPITALONE.COM	Mar 31 2021 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515950386	EDI: CITICORP.COM	Mar 31 2021 00:38:00	Citibank/citgo Oil, Citicorp Credit Services/Attn:Centralize, PO Box 790040, Saint Louis, MO 63179-0040
515950387	EDI: CITICORP.COM	Mar 31 2021 00:38:00	Citibank/the Home Depot, Citicorp Credit Svrs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
516124796	Email/Text: litbkcourtmail@johndeere.com	Mar 30 2021 21:03:00	John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131
515950389	Email/PDF: DellBKNotifications@resurgent.com	Mar 30 2021 22:14:04	Dell Financial Services, Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX 78708-1577
515982794	Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2021 22:02:05	Dell Financial Services LLC, c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
515959939	EDI: DISCOVER.COM	Mar 31 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515950390	+ EDI: DISCOVER.COM	Mar 31 2021 00:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516114902	EDI: ECAST.COM	Mar 31 2021 00:38:00	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
515950393	Email/Text: collectionbankruptcies.bancorp@53.com	Mar 30 2021 21:04:00	Fifth Third Bank, Fifth Third Bank Bankruptcy Department., 1830 E Paris Ave SE, Grand Rapids, MI 49546-6253
516138765	+ Email/Text: bankruptcy@greenskycredit.com	Mar 30 2021 21:02:00	Home Depot Loan Services, Greensky, 1797 N.E. Expressway, Suite 100, Atlanta, GA 30329-2451
515950378	EDI: JPMORGANCHASE	Mar 31 2021 00:38:00	Chase, Po Box 24696, Columbus, OH 43224
515950379	EDI: JPMORGANCHASE	Mar 31 2021 00:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
518322860	+ Email/Text: BKRMailOps@weltman.com	Mar 30 2021 21:04:00	John Deere Financial, c/o Weltman, Weinberg and Reis Co., LPA, 965 Keynote Circle, Brooklyn Hts., OH 44131-1829
515950396	+ Email/Text: PBNCNotifications@perituservices.com	Mar 30 2021 21:02:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516101486	+ EDI: MID8.COM	Mar 31 2021 00:38:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516138634	EDI: PRA.COM	Mar 31 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o CITGO CONSUMER, POB 41067, Norfolk VA 23541
516194221	EDI: PRA.COM	Mar 31 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Childrens Place, POB 41067, Norfolk VA 23541
516145778	EDI: PRA.COM	Mar 31 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Fred Meyer, POB 41067, Norfolk VA 23541
516138743	EDI: PRA.COM	Mar 31 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o SHELL CONSUMER, POB 41067, Norfolk VA 23541
516145762	EDI: PRA.COM		

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516138757	EDI: PRA.COM	Mar 31 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515961633	EDI: Q3G.COM	Mar 31 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515950401	+ EDI: CITICORP.COM	Mar 31 2021 00:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515950405	+ EDI: RMSC.COM	Mar 31 2021 00:38:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
515950406	+ EDI: RMSC.COM	Mar 31 2021 00:38:00	Syncb/bp Dc, Po Box 965024, Orlando, FL 32896-5024
515950407	+ EDI: RMSC.COM	Mar 31 2021 00:38:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
515950408	EDI: RMSC.COM	Mar 31 2021 00:38:00	Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
515950409	EDI: RMSC.COM	Mar 31 2021 00:38:00	Synchrony Bank/jc Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515950410	EDI: RMSC.COM	Mar 31 2021 00:38:00	Synchrony Bank/lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
515950412	+ EDI: URSI.COM	Mar 31 2021 00:38:00	Synchrony Bank/pc Richard, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517244712	+ EDI: WFFC.COM	Mar 31 2021 00:38:00	United Recovery Systems, LP, PO Box 722929, Houston, TX 77272-2929
517244711	EDI: WFFC.COM	Mar 31 2021 00:38:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700, WELLS FARGO BANK, N.A. 55121-7700
			WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516197898		Seneca Mortgage Servicing
515950373	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court; Bk Of Amer, Po Box 982235, El Paso, TX 79998
515950376	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
515950377	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
515950388	*	Citibank/the Home Depot, Citicorp Credit Svrs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
515950380	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card, Po Box 15298, Wilmington, DE 19850
515950381	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card, Po Box 15298, Wilmington, DE 19850
515950382	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card, Po Box 15298, Wilmington, DE 19850
515950383	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card, Po Box 15298, Wilmington, DE 19850
516548904	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court; NATIONSTAR MORTGAGE, LLC, P.O. BOX 619096, DALLAS, TX 75261, NATIONSTAR MORTGAGE, LLC, P.O. BOX 619096, DALLAS, TX 75261
515950397	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court; Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067
515950398	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court; Nationstar Mortgage

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515950400	*+	Llc, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067-4177
515950403	*+	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
516200345	##+	Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363
		Seneca Mortgage Servicing LLC, 611 Jamison Road, Elma, NY 14059-9392

TOTAL: 1 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor WELLS FARGO andrew.spivack@brockandscott.com wbef@brockandscott.com
Lee Martin Perlman	on behalf of Joint Debtor Jacqueline A. Grubby ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Eugene L. Grubby ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC rsolarz@kmllawgroup.com
Tammy L. Terrell	on behalf of Creditor SENECA MORTGAGE SERVICING LLC bankruptcy@fskslaw.com

TOTAL: 7